

Exhibit D

Clifford, Tom

From: Royce-Lewis, Christine [RoyceleC@visa.com]
Sent: Monday, April 25, 2005 9:26 AM
To: Clifford, Tom
Subject: First Data

Tom

I am in receipt of your both your letter and voicemail

We are considering our position and will reply in due course

In the circumstances I do not believe we will achieve anything with a telephone call and would prefer all further communication to be in writing.

Thank you

Christine

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